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Patent and Trademark Office Form 1449/PTO

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	1	Attorney Docket Number	014586-9015-00
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U.S. PATENT DOCUMENTS				
Examiner Initials	U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document	
AR	5,043,891	Goldstein et al.	8/27/1991	
AR	5,367,619	Dipaolo et al.	11/22/1994	
ar	5,692,206	Shirley et al.	11/25/1997	
ar	5,924,109	Ackerman et al.	7/13/1999	
ar	6,473,892	Porter	10/29/2002	
ar	20010018697	Kunitake et al	8/30/2001	
ar	20010044813	Frank	11/22/2001	
ar	20010051960	Kubick et al	12/13/2001	
ar	20010051962	Plotkin	12/13/2001	
ar	20020138519	Miller	9/26/2002	
ar	20020138524	Ingle et al.	9/26/2002	
ar	20020178190	Pope et al.	11/28/2002	
ar	20030078949	Scholz et al	4/24/2003	
ar	20030187756	Klivington et al.	10/2/2003	

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Examiner Signature	<i>R. Rutledge</i>	Date Considered	9/25/2006
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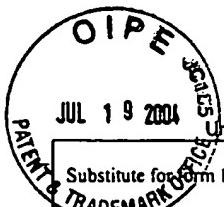
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Substitute for Form 1449B/PTO

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Sheet	1	of	3	Attorney Docket Number	014586-9015-00
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Complete if Known

Application Number	10/814,554
Filing Date	March 31, 2004
First Named Inventor	Richard Warren Hailey
Group Art Unit	2121 2176
Examiner Name	Not yet known <i>Amelia Rutledge</i>

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published.
<i>AR</i>		Rembrandt Lending System Utilities Guide, June 1998, Third Edition, pp. 1-123, Bankers Systems, Inc., St. Cloud, MN
<i>AR</i>		Rembrandt Lending System Product Overview, October 1999, pp. 1-59, Third Edition, Bankers Systems, Inc., St. Cloud, MN
<i>AR</i>		Rembrandt Lending System Loan Operations Guide Part 1, August 2000, pp. 1-235, Fourth Edition, Bankers Systems, Inc., St. Cloud, MN
<i>AR</i>		Rembrandt Lending System Loan Operations Guide Part 2, August 2000, pp. 1-98, Fifth Edition, Bankers Systems, Inc., St. Cloud, MN
<i>AR</i>		Rembrandt Lending System Organization and User Management Guide, August 2000, pp. 1-119, Third Edition, Bankers Systems, Inc., St. Cloud, MN
<i>AR</i>		ARTA Lending Documentation System User's Guide Part 1, November 2000, pp. 1-212, Second Edition, Bankers Systems, Inc., St. Cloud, MN
<i>AR</i>		ARTA Lending Documentation System User's Guide Part 2, November 2000, pp. 1-70, First Edition, Bankers Systems, Inc., MN
<i>AR</i>		Rembrandt Lending System Lending Policy Guide, August 2000, pp. 1-187, Third Edition, Bankers Systems, Inc., St. Cloud, MN
<i>AR</i>		ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN

Examiner Signature	<i>A. Rutledge</i>	Date Considered	9/25/2004
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Substitute for form 1449B/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/814,554
Sheet	2	of	3	Filing Date	March 31, 2004
				First Named Inventor	Richard Warren Hailey
				Group Art Unit	2121 2176
				Examiner Name	<i>Not yet known Amelia Rutledge</i>
				Attorney Docket Number	014586-9015-00

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<i>ar</i>		Rembrandt Lending System Forms and Tasks Descriptions/Glossary, April 2001, pp. 1-143, Ninth Edition, Bankers Systems, Inc., St. Cloud, MN			
<i>ar</i>		ARTA Lending Documentation System Experience Proven Technology With Reliable Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN			
<i>ar</i>		ARTA Deposit Documentation System User's Guide Part 1 Version 2.5, pp. 1-63, Bankers Systems, Inc., St. Cloud, MN			
<i>ar</i>		ARTA Deposit Documentation System User's Guide Part II Version 2.5, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN			
<i>ar</i>		ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, pp. 1-14, Bankers System, Inc., St. Cloud, MN			
<i>ar</i>		Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN			
<i>ar</i>		RAKIS Document Control and Production System Executive Summary 2003, pp. 1-16, VMP Mortgage Solutions, Mortgage Business Unit, Bankers Systems, Inc., Fraser, MI			
<i>ar</i>		I-32 Forms Solutions, I-32 Forms Design: Features, pp. 1-2, VMP Mortgage Solutions, a Bankers Systems, Inc. company			
<i>ar</i>		I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company			

Examiner Signature	<i>A. Rutledge</i>	Date Considered	<i>9/25/2006</i>
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				Application Number	10/814,554
				Filing Date	March 31, 2004
				First Named Inventor	Richard Warren Hailey
				Group Art Unit	2121-2176
				Examiner Name	<i>Not yet known - Amelia Ruffledge</i>
Sheet	3	of	3	Attorney Docket Number	014586-9015-00

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<i>ak</i>		JASON HARROP, OASIS LegalXML eContracts Technical Committee, Discussion Paper - XForms for Contract Semantics, http://lists.oasis-open.org/archives/legalxml-econtracts/200403/pdf00000.pdf , March 11, 2004, Version 1.0, pp. 1-20

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Information Disclosure Statement by Applicant <i>JUN 05 2006</i>		Complete if Known		
		Application Number	10/814,554	
		Filing Date	March 31, 2004	
		First named Inventor	Richard Warren Hailey	
		Group Art Unit	2461-2176	
		Examiner name	Jeffrey A. Gaffin	
		Attorney Docket Number	014586-9015-00	
Amelia Rutledge				
Patent Documents				
Examiner Initials		U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
<i>AR</i>		6,006,242	Poole, et al.	12/21/1999
<i>AR</i>		2003/0163809	Bantz, et al.	8/28/2003

FOREIGN PATENT DOCUMENTS							
Examiner Initials	Country Code	Foreign Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document	Translation	English Abstract	

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Sheet	1	of	1	Application Number	10/814,554
				Filing Date	March 31, 2004
				First Named Inventor	Richard Warren Hailey
				Group Art Unit	2165 2176
				Examiner Name	Safet Metjahić <i>Amelia Rutledge</i>
				Attorney Docket Number	014586-9015-00

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<i>AR</i>		ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, 2/1/2001, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN			
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<i>AR</i>		I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, 2003, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company			

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Substitute for form 1449/PTO

Complete if Known

Application Number	10/814,554
Filing Date	March 31, 2004
First named Inventor	Richard Warren Hailey
Group Art Unit	2161 2176
Examiner name	Jeffrey A. Gaffin <i>Amelia Rutherford</i>
Attorney Docket Number	014586-9015-00

**INFORMATION DISCLOSURE
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Sheet 1 of 1

U.S. Patent Documents

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ar	5,630,127	Moore et al.	5/13/1997
ar	6,000,642	Morey	12/14/1999
ar	6,006,242	Poole et al.	12/21/1999
ar	6,188,999	Moody	2/13/2001
ar	6,763,500	Black et al.	7/13/2004
ar	2003/0163809	Bantz et al.	8/28/2003
ar	2004/0250059	Ramelson et al.	12/9/2004
ar	2004/0103124	Kupkova	5/27/2004

FOREIGN PATENT DOCUMENTS

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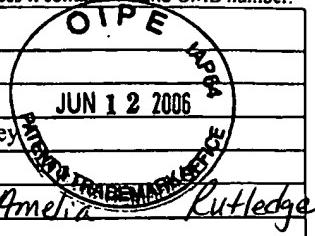
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				Group Art Unit	2161 2176
				Examiner Name	Jeffrey A. Gaffin <i>Amelia Rutledge</i>
Sheet	1	of	1	Attorney Docket Number	014586-9015-00



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<i>ak</i>		ELLIOTTE RUSTY HAROLD and W. SCOTT MEANS; XML In a Nutshell, A Desktop Quick Reference; O'Reilly; January 2001; O'Reilly & Associates, Inc.; Sebastopol, California, U.S.A.

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